

United States Bankruptcy Court  
Eastern District of New YorkIn re:  
Peter R Mershon  
DebtorCase No. 16-41226-cec  
Chapter 7**CERTIFICATE OF NOTICE**

District/off: 0207-1

User: jlecky  
Form ID: 318DF7Page 1 of 2  
Total Noticed: 31

Date Rcvd: Jul 11, 2016

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jul 13, 2016.

db +Peter R Mershon, 313 Oldfield Street, Staten Island, NY 10306-5009  
smg NYC Department of Finance, 345 Adams Street, Office of Legal Affairs,  
Brooklyn, NY 11201-3719  
smg +NYS Unemployment Insurance, Attn: Insolvency Unit, Bldg. #12, Room 256,  
Albany, NY 12240-0001  
8768112 +Acb Receivab, 19 Main St, Asbury Park, NJ 07712-7012  
8768114 +Ccs/first National Ban, 500 East 60th St N, Sioux Falls, SD 57104-0478  
8768117 #+Daniels Norelli scully & Cecere, 1 Old Country Rd., Ste LL 5, Carle Place, NY 11514-1806  
8768118 +Debt Recovery Solution, 900 Merchants Concourse, Westbury, NY 11590-5121  
8768120 First National Credit Card, PO Box 5097, Sioux Falls, SD 57117-5097  
8768121 +Global Client Solutions LLC, 4500 South 129th East Ave, Ste 177, Tulsa, OK 74134-5870  
8768124 +Mercantile Adjmnt Bur, 6390 Main St S-160, Williamville, NY 14221-5857  
8768126 +Midland Funding, 2365 Northside Dr Ste 30, San Diego, CA 92108-2709  
8768127 +Pars Medical PC, 5223 9th Avenue, Brookkltyn, NY 11220-2913  
8768129 +Regional Claims Recovery Service, P O Box 417460, Boston, MA 02241-7460  
8768130 +Richmond EMA, P O Box 417423, Boston, MA 02241-7423  
8768131 +Richmond University Med Ctr, P O Box 786051, Philadelphia, PA 19178-6051  
8768132 +Rubin & Rothman, 1787 Veterens Highway, Suite 32, Islandia, NY 11749-1500  
8768133 +Santander Bank Na, 865 Brook St, Rocky Hill, CT 06067-3444  
8768135 +Staten Island University Hospital, P O Box 29772, New York, NY 10087-9772  
8768136 Sunrise Credit Services, Inc., P.O. Box 9100, Farmingdale, NY 11735-9100

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

smg +E-mail/Text: nys.dtf.bncnotice@tax.ny.gov Jul 11 2016 18:21:23  
NYS Department of Taxation & Finance, Bankruptcy Unit, PO Box 5300,  
Albany, NY 12205-0300  
smg +E-mail/Text: ustpregion02.br.ecf@usdoj.gov Jul 11 2016 18:21:12  
Office of the United States Trustee, Eastern District of NY (Brooklyn Office),  
U.S. Federal Office Building, 201 Varick Street, Suite 1006, New York, NY 10014-9449  
8768113 +E-mail/Text: bankruptcy@cavps.com Jul 11 2016 18:21:14 Cavalry Portfolio Serv,  
Po Box 27288, Tempe, AZ 85285-7288  
8768115 +EDI: CHASE.COM Jul 11 2016 18:13:00 Chase, Po Box 15298, Wilmington, DE 19850-5298  
8768116 +EDI: RCSFNBMARIN.COM Jul 11 2016 18:13:00 Credit One Bank Na, Po Box 98872,  
Las Vegas, NV 89193-8872  
8768119 +EDI: TSYS2.COM Jul 11 2016 18:13:00 Dsnb Macys, 9111 Duke Blvd, Mason, OH 45040-8999  
8768122 +EDI: HFC.COM Jul 11 2016 18:13:00 Hsbc Bank, Po Box 5253, Carol Stream, IL 60197-5253  
8768123 +EDI: IIC9.COM Jul 11 2016 18:13:00 I C System Inc, Po Box 64378,  
Saint Paul, MN 55164-0378  
8768125 +EDI: MERRICKBANK.COM Jul 11 2016 18:13:00 Merrick Bank, Po Box 9201,  
Old Bethpage, NY 11804-9001  
8768128 +EDI: PRA.COM Jul 11 2016 18:13:00 Portfolio Recvry And Affil, 120 Corporate Blvd Ste 1,  
Norfolk, VA 23502-4962  
8768134 +EDI: SEARS.COM Jul 11 2016 18:13:00 Sears/cbsd, 701 East 60th St N,  
Sioux Falls, SD 57104-0432  
8768137 +EDI: CITICORP.COM Jul 11 2016 18:13:00 Thd/cbsd, Po Box 6497,  
Sioux Falls, SD 57117-6497

TOTAL: 12

\*\*\*\*\* BYPASSED RECIPIENTS \*\*\*\*\*

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update.  
While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately.**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.****Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Jul 13, 2016

Signature: /s/Joseph Speetjens

District/off: 0207-1

User: jlecky  
Form ID: 318DF7

Page 2 of 2  
Total Noticed: 31

Date Rcvd: Jul 11, 2016

---

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on July 11, 2016 at the address(es) listed below:

Alan Nisselson anisselson@windelsmarx.com,  
theston@windelsmarx.com;ahollander@windelsmarx.com;n159@ecfcbis.com;jryan@windelsmarx.com  
Kevin B Zazzera on behalf of Debtor Peter R Mershon kzazz007@yahoo.com  
Office of the United States Trustee USTPRegion02.BR.ECF@usdoj.gov

TOTAL: 3

**Information to identify the case:**Debtor 1 **Peter R Mershon**Social Security number or ITIN **xxx-xx-7928**

First Name Middle Name Last Name

EIN --\_-----

Debtor 2

Social Security number or ITIN -----

(Spouse, if filing)

First Name Middle Name Last Name

EIN --\_-----

United States Bankruptcy Court Eastern District of New York  
 271-C Cadman Plaza East, Suite 1595  
 Brooklyn, NY 11201-1800

Case number: **1-16-41226-cec**Chapter: **7****Order of Discharge and Final Decree**

Revised: 12/15

**IT IS ORDERED:**

A discharge under 11 U.S.C. § 727 is granted to:

Peter R Mershon

**IT IS FURTHER ORDERED:**

- Alan Nisselson (Trustee) is discharged as trustee of the estate of the above-named debtor(s) and the bond is cancelled.
- The Chapter 7 case of the above-named debtor(s) is closed.

**BY THE COURT**

Dated: July 11, 2016

s/ Carla E. Craig  
 United States Bankruptcy Judge

**SEE THE BACK OF THIS ORDER FOR IMPORTANT INFORMATION.**

## EXPLANATION OF BANKRUPTCY DISCHARGE IN A CHAPTER 7 CASE

This court order grants a discharge to the person(s) named as the debtor(s). It is not a dismissal of the case and it does not determine how much money, if any, the trustee will pay to creditors.

### **Collection of Discharged Debts Prohibited**

The discharge prohibits any attempt to collect from the debtor(s) a debt that has been discharged. For example, a creditor is not permitted to contact a debtor by mail, phone, or otherwise, to file or continue a lawsuit, to attach wages or other property, or to take any other action to collect a discharged debt from the debtor(s). A creditor who violates this order can be required to pay damages and attorney's fees to the debtor(s).

However, a creditor may have the right to enforce a valid lien, such as a mortgage or security interest, against the debtor's property after the bankruptcy, if that lien was not avoided or eliminated in the bankruptcy case. Also, a debtor may voluntarily pay any debt that has been discharged.

### **Debts That are Discharged**

The chapter 7 discharge order eliminates a debtor's legal obligation to pay a debt that is discharged. Most, but not all, types of debts are discharged if the debt existed on the date the bankruptcy case was filed. (If this case was begun under a different chapter of the Bankruptcy Code and converted to chapter 7, the discharge applies to debts owed when the bankruptcy case was converted.)

### **Debts That are Not Discharged**

Some of the common types of debts which are not discharged in a chapter 7 bankruptcy case are:

- a. Debts for most taxes;
- b. Debts incurred to pay nondischargeable taxes (in a case filed on or after October 17, 2005);
- c. Debts that are domestic support obligations;
- d. Debts for most student loans;
- e. Debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- f. Debts for personal injuries or death caused by the debtor's operation of a motor vehicle, vessel, or aircraft while intoxicated;
- g. Some debts which were not properly listed by the debtor;
- h. Debts that the bankruptcy court specifically has decided or will decide in this bankruptcy case are not discharged;
- i. Debts for which the debtor has given up the discharge protections by signing a reaffirmation agreement in compliance with the Bankruptcy Code requirements for reaffirmation of debts;
- j. Debts owed to certain pension, profit sharing, stock bonus, other retirement plans, or to the Thrift Savings Plan for federal employees for certain types of loans from these plans (in a case filed on or after October 17, 2005).

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of the bankruptcy discharge. There are exceptions to these general rules. Because the law is complicated, you may want to consult an attorney to determine the exact effect of the discharge in this case.**